

## Social Security Administration

## § 404.120

Worker who reaches retirement age as described in § 404.110(b)(2)			Worker who dies before reaching retirement age as described in § 404.110(b)(2)		
Col. I—Date of birth	Col. II <sup>1</sup>		Col. III <sup>2</sup> — Year of death	Col. IV <sup>3</sup>	Col. V <sup>4</sup> —Age in year of death
	Men	Women			
Jan. 1, 1893 or earlier .....	6	6	<sup>5</sup> 1957	6	<sup>6</sup> 28
Jan. 2, 1893 to Jan. 1, 1894 .....	7	6	1958	7	29
Jan. 2, 1894 to Jan. 1, 1895 .....	8	6	1959	8	30
Jan. 2, 1895 to Jan. 1, 1896 .....	9	6	1960	9	31
Jan. 2, 1896 to Jan. 1, 1897 .....	10	7	1961	10	32
Jan. 2, 1897 to Jan. 1, 1898 .....	11	8	1962	11	33
Jan. 2, 1898 to Jan. 1, 1899 .....	12	9	1963	12	34
Jan. 2, 1899 to Jan. 1, 1900 .....	13	10	1964	13	35
Jan. 2, 1900 to Jan. 1, 1901 .....	14	11	1965	14	36
Jan. 2, 1901 to Jan. 1, 1902 .....	15	12	1966	15	37
Jan. 2, 1902 to Jan. 1, 1903 .....	16	13	1967	16	38
Jan. 2, 1903 to Jan. 1, 1904 .....	17	14	1968	17	39
Jan. 2, 1904 to Jan. 1, 1905 .....	18	15	1969	18	40
Jan. 2, 1905 to Jan. 1, 1906 .....	19	16	1970	19	41
Jan. 2, 1906 to Jan. 1, 1907 .....	20	17	1971	20	42
Jan. 2, 1907 to Jan. 1, 1908 .....	21	18	1972	21	43
Jan. 2, 1908 to Jan. 1, 1909 .....	22	19	1973	22	44
Jan. 2, 1909 to Jan. 1, 1910 .....	23	20	1974	23	45
Jan. 2, 1910 to Jan. 1, 1911 .....	24	21	1975	24	46
Jan. 2, 1911 to Jan. 1, 1912 .....	24	22	1976	25	47
Jan. 2, 1912 to Jan. 1, 1913 .....	24	23	1977	26	48
Jan. 2, 1913 to Jan. 1, 1914 .....	24	24	1978	27	49
Jan. 2, 1914 to Jan. 1, 1915 .....	25	25	1979	28	50
Jan. 2, 1915 to Jan. 1, 1916 .....	26	26	1980	29	51
Jan. 2, 1916 to Jan. 1, 1917 .....	27	27	1981	30	52
Jan. 2, 1917 to Jan. 1, 1918 .....	28	28	1982	31	53
Jan. 2, 1918 to Jan. 1, 1919 .....	29	29	1983	32	54
Jan. 2, 1919 to Jan. 1, 1920 .....	30	30	1984	33	55
Jan. 2, 1920 to Jan. 1, 1921 .....	31	31	1985	34	56
Jan. 2, 1921 to Jan. 1, 1922 .....	32	32	1986	35	57
Jan. 2, 1922 to Jan. 1, 1923 .....	33	33	1987	36	58
Jan. 2, 1923 to Jan. 1, 1924 .....	34	34	1988	37	59
Jan. 2, 1924 to Jan. 1, 1925 .....	35	35	1989	38	60
Jan. 2, 1925 to Jan. 1, 1926 .....	36	36	1990	39	61
Jan. 2, 1926 to Jan. 1, 1927 .....	37	37	<sup>7</sup> 1991	40	62
Jan. 2, 1927 to Jan. 1, 1928 .....	38	38	.....	.....	.....
Jan. 2, 1928 to Jan. 1, 1929 .....	39	39	.....	.....	.....
Jan. 2, 1929 or later .....	40	.....	.....	.....	.....

<sup>1</sup> Number of QCs required for fully insured status; living worker or worker who dies after reaching retirement age.

<sup>2</sup> Worker born before Jan. 2, 1930 who dies before reaching retirement age.

<sup>3</sup> Number of QCs required for fully insured status.

<sup>4</sup> Worker born Jan. 2, 1930 or later, who dies before reaching retirement age.

<sup>5</sup> Or earlier.

<sup>6</sup> Or younger.

<sup>7</sup> Or later.

(b) *Number of QCs you need.* The QCs you need for fully insured status are in column II opposite your date of birth in column I. If a worker dies before reaching retirement age as described in § 404.110(b)(2), the QCs needed for fully insured status are shown in column IV opposite—

(1) The year of death in column III, if the worker was born before January 2, 1930; or

(2) The age in the year of death in column V, if the worker was born after January 1, 1930.

(c) *How a period of disability affects the number of QCs you need.* If you had a period of disability established for you, it

affects the number of QCs you need to be fully insured (see § 404.110(c)). For each year which is wholly or partly in a period of disability, subtract one QC from the number of QCs shown in the appropriate line and column of the table as explained in paragraph (b) of this section.

### CURRENTLY INSURED STATUS

#### § 404.120 How we determine currently insured status.

(a) *What the period is for determining currently insured status.* You are currently insured if you have at least 6 quarters of coverage (QCs) during the

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13-quarter period ending with the quarter in which you—

- (1) Die;
- (2) Most recently became entitled to disability insurance benefits; or
- (3) Became entitled to old-age insurance benefits.

(b) *What quarters are not counted as part of the 13-quarter period.* We do not count as part of the 13-quarter period any quarter all or part of which is included in a period of disability established for you, except that the first and last quarters of the period of disability may be counted if they are QCs (see § 404.146(d)).

### DISABILITY INSURED STATUS

#### § 404.130 How we determine disability insured status.

(a) *General.* We have four different rules for determining if you are insured for purposes of establishing a period of disability or becoming entitled to disability insurance benefits. To have disability insured status, you must meet one of these rules and you must be fully insured (see § 404.132 which tells when the period ends for determining the number of quarters of coverage (QCs) you need to be fully insured).

(b) *Rule I—You must meet the 20/40 requirement.* You are insured in a quarter for purposes of establishing a period of disability or becoming entitled to disability insurance benefits if in that quarter—

- (1) You are fully insured; and
- (2) You have at least 20 QCs in the 40-quarter period (see paragraph (f) of this section) ending with that quarter.

(c) *Rule II—You become disabled before age 31.* You are insured in a quarter for purposes of establishing a period of disability or becoming entitled to disability insurance benefits if in that quarter—

- (1) You have not become (or would not become) age 31;
- (2) You are fully insured; and
- (3) You have QCs in at least one-half of the quarters during the period ending with that quarter and beginning with the quarter after the quarter you became age 21; however—

(i) If the number of quarters during this period is an odd number, we reduce the number by one; and

(ii) If the period has less than 12 quarters, you must have at least 6 QCs in the 12-quarter period ending with that quarter.

(d) *Rule III—You had a period of disability before age 31.* You are insured in a quarter for purposes of establishing a period of disability or becoming entitled to disability insurance benefits if in that quarter—

(1) You are disabled again at age 31 or later after having had a prior period of disability established which began before age 31 and for which you were only insured under paragraph (c) of this section; and

(2) You are fully insured and have QCs in at least one-half the calendar quarters in the period beginning with the quarter after the quarter you became age 21 and through the quarter in which the later period of disability begins, up to a maximum of 20 QCs out of 40 calendar quarters; however—

(i) If the number of quarters during this period is an odd number, we reduce the number by one;

(ii) If the period has less than 12 quarters, you must have at least 6 QCs in the 12-quarter period ending with that quarter; and

(iii) No monthly benefits may be paid or increased under Rule III before May 1983.

(e) *Rule IV—You are statutorily blind.* You are insured in a quarter for purposes of establishing a period of disability or becoming entitled to disability insurance benefits if in that quarter—

(1) You are disabled by blindness as defined in § 404.1581; and

(2) You are fully insured.

(f) *How we determine the 40-quarter or other period.* In determining the 40-quarter period or other period in paragraph (b), (c), or (d) of this section, we do not count any quarter all or part of which is in a prior period of disability established for you, unless the quarter is the first or last quarter of this period and the quarter is a QC. However, we will count all the quarters in the prior period of disability established for you if by doing so you would be entitled to benefits or the amount of the benefit would be larger.

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